

**UNITED STATES BANKRUPTCY COURT  
Eastern District of Michigan**

**Notice of  
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 1/24/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sandra Ann Kellermann  
1858 Brookfield Drive  
Ann Arbor, MI 48103

Case Number:  
**12-41533-mbm**

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-9536

Attorney for Debtor(s) (name and address):

John Robert Keyes  
300 North Huron Street  
Ypsilanti, MI 48197  
Telephone number: (734) 662-1590

Bankruptcy Trustee (name and address):

Timothy J. Miller  
64541 Van Dyke  
Suite 101-B  
Washington, MI 48095  
Telephone number: (586) 281-3764

**Meeting of Creditors**

Date: **February 29, 2012**

Time: **11:00 AM**

Location: **Bankruptcy Hearing Room, 200 E. Liberty, 2nd Floor, Ann Arbor, MI 48104**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 4/30/12**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

211 West Fort Street  
Detroit, MI 48226  
Telephone number: 313-234-0065

**For the Court:**

Clerk of the Bankruptcy Court:  
Katherine B. Gullo

Hours Open: Monday – Friday 08:30 AM – 4:00 PM

Date: 1/24/12

## EXPLANATIONS

B9A (Official Form 9A) (12/11)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>Refer to Other Side for Important Deadlines and Notices</b>	
<b>The Court will dismiss this case without a hearing if the debtor(s) do not timely file all required documents and if no request for a hearing on dismissal is filed within 21 days after the petition is filed. The Clerk will give notice of the hearing on dismissal only to the party requesting the hearing, the debtor and the trustee.</b>	

United States Bankruptcy Court  
Eastern District of Michigan

In re:  
Sandra Ann Kellermann  
Debtor

Case No. 12-41533-mbm  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0645-2

User: admin  
Form ID: b9a

Page 1 of 3  
Total Noticed: 34

Date Rcvd: Jan 25, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2012.

db Sandra Ann Kellermann, 1858 Brookfield Drive, Ann Arbor, MI 48103  
tr +Timothy J. Miller, 64541 Van Dyke, Suite 101-B, Washington, MI 48095-2570  
20780349 +Baptist Health Care, 1392 Moreno, PO Box 17106, Pensacola, FL 32522-7106  
20780350 +Blue Cross Blue Shield of Michigan, P.O. Box 553912, Detroit, MI 48255-3912  
20780354 ++COMCAST, 41112 CONCEPT DR, PLYMOUTH MI 48170-4253  
(address filed with court: Comcast, 2505 S. Industrial Way, Ann Arbor, MI 48104)  
20780352 +Cavalry Portfolio Services, Attention: Bankruptcy Department, 500 Summit Lake Dr.,  
Valhalla, NY 10595-2322  
20780353 +ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Suite 100,  
Woodbury, MN 55125-1703  
20780355 Dr. Ziemann, 13 Central Street, Gulf Breeze, FL 32563  
20780358 Equifax Credit Information Services, Inc, O.O. Box 740241, Atlanta, GA 30374  
20780359 +Experian, P.O. Box 2002, Allen, TX 75013-2002  
20780360 +Fedex, US Bank Recovery, 3965 Airways Blvd., Module G, 3rd Floor, Memphis, TN 38116-5017  
20780361 +HSBC Mastercard, Midland Credit Management, 8875 Aero Dr. Ste 200, San Diego, CA 92123-2255  
20780362 +HSBC VISA, Midland Credit Management, 8875 Aero Dr. Ste 200, San Diego, CA 92123-2255  
20780364 IHA of Ann Arbor, PO Box 131186, Ann Arbor, MI 48113-1186  
20780363 +Ic Systems Inc, Po Box 64378, St. Paul, MN 55164-0378  
20780367 +McKinley Properties, 2960 Birch Hollow, Ann Arbor, MI 48108-2348  
20780369 +NCO Financial, P.O.O. Box 4903, Trenton, NJ 08650-4903  
20780370 +NCO Financial Systems, Inc., 507 Prudential Rd., Horsham, PA 19044-2368  
20780372 +Sacred Heart Medical Group, Cardiology Consultants, C/O CSI Collections, 180 E. Burgess Rd.,  
Pensacola, FL 32503-7363  
20780374 +TeleCheck Services, Inc., 5251 Westheimer, Houston, TX 77056-5415  
20780375 TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022-2000  
20780376 UM Endocrinology, Canton Health Center, 1051 North Canton Road, Canton, MI 48187  
20780377 University of Michigan Health System, Dept CH 14211, Palatine, IL 60055-4211

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@robertkeyeslaw.com Jan 25 2012 23:50:48 John Robert Keyes,  
300 North Huron Street, Ypsilanti, MI 48197  
20780351 +EDI: CAPITALONE.COM Jan 25 2012 23:28:00 Capital One, N.A., Capital One Bank (USA) N.A.,  
Po Box 30285, Salt Lake City, UT 84130-0285  
20780356 +EDI: DTEE.COM Jan 25 2012 23:28:00 Dte Energy, One Energy Plaza /Attn: Bankruptcy Depar,  
Room 2160, Detroit, MI 48226-1221  
20780357 +E-mail/Text: bknotice@erccollections.com Jan 25 2012 23:53:44 Enhanced Recovery Corp,  
Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
20780365 EDI: IRS.COM Jan 25 2012 23:28:00 Internal Revenue Service, Insolvency Group 2,  
880 Front Street, San Diego, CA 92101-8869  
20780366 EDI: IRS.COM Jan 25 2012 23:28:00 Internal Revenue Service, P.O. Box 21126,  
Philadelphia, PA 19114  
20780363 +EDI: ICSYSTEM.COM Jan 25 2012 23:28:00 Ic Systems Inc, Po Box 64378,  
St. Paul, MN 55164-0378  
20780368 +EDI: MID8.COM Jan 25 2012 23:28:00 Midland Credit Mgmt In, 8875 Aero Dr,  
San Diego, CA 92123-2255  
20780369 +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 25 2012 23:55:04 NCO Financial,  
P.O.O. Box 4903, Trenton, NJ 08650-4903  
20780370 +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 25 2012 23:55:05  
NCO Financial Systems, Inc., 507 Prudential Rd., Horsham, PA 19044-2368  
20780371 EDI: RECOVERYCORP.COM Jan 25 2012 23:28:00 Recovery Management Systems Corporation,  
25 S.E. Avenue, Suite 1120, Miami, FL 33131  
20780373 +E-mail/Text: ECF@SHERMETA.COM Jan 25 2012 23:54:14 Shermeta, Adams, and Von Allmen PC,  
901 Tower Dr Ste 400, Troy, MI 48098-2851  
20780378 +EDI: USAA.COM Jan 25 2012 23:28:00 USAA Federal Savings Bank, 10750 Mcdermott Fwy,  
San Antonio, TX 78288-1600  
20780379 +E-mail/Text: BKRMailOps@weltman.com Jan 25 2012 23:53:48 Weltman, Weinberg, & Reis,  
2155 Butterfield Drive, Suite 200-S, Troy, MI 48084-3463

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

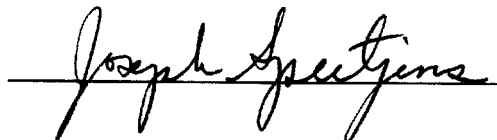
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0645-2

User: admin  
Form ID: b9a

Page 3 of 3  
Total Noticed: 34

Date Rcvd: Jan 25, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2012 at the address(es) listed below:  
NONE.

TOTAL: 0